Department of Veterans Affairs

ROBERT CASE

Regional Office 619-400-5414

VETERANS BENEFITS ADMINISTRATION

EVERY STATE HAS AT LEAST ONE REGIONAL

OFFICE AND SOME HAVE TWO OR MORE

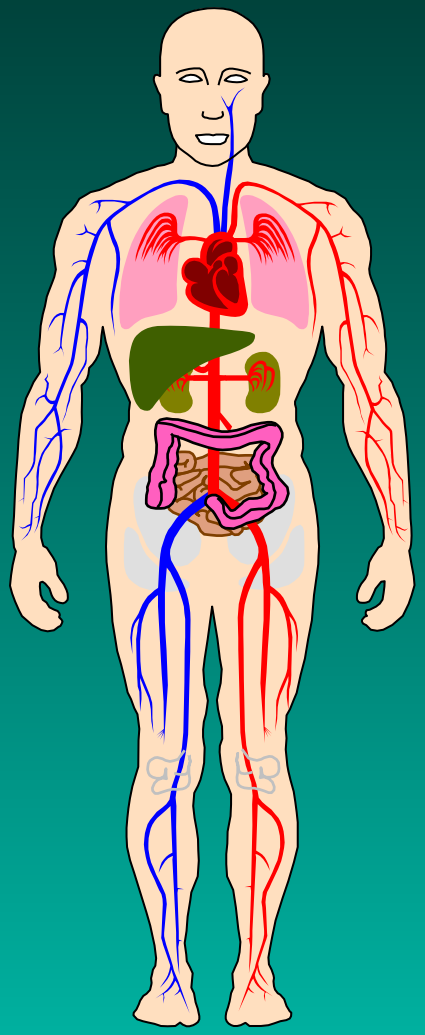
1-800-827-1000

WWW.VA.GOV

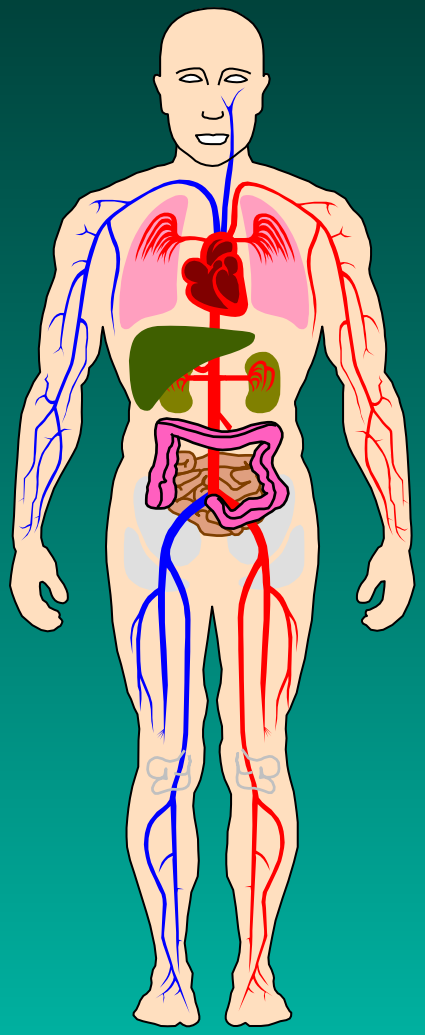
ONE-TIME ROUTINE DENTAL CARE:

- If unable to get last routine dental exam in service, you have 90 days after discharge to call the nearest VA Hospital and make an appointment.
- DD214 item # 17 shows VA if dental services received.

COMPENSATION FOR SERVICE-CONNECTED DISABILITIES



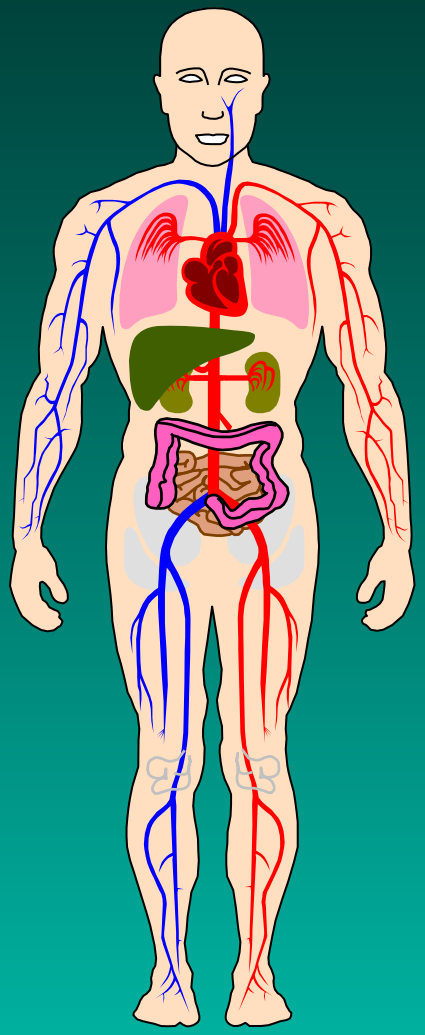
Direct Service Connection



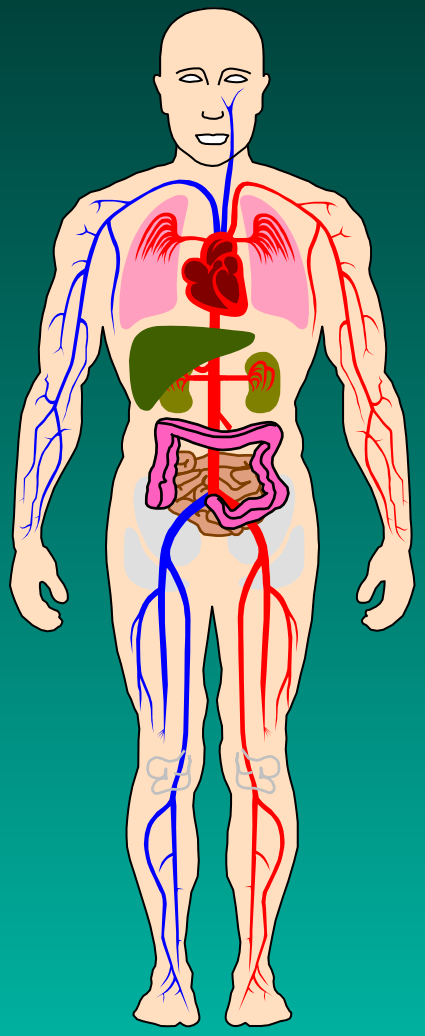
Occurred during military service

Aggravated Service Connection

Occurred prior to military service, but was aggravated or made worse by military service



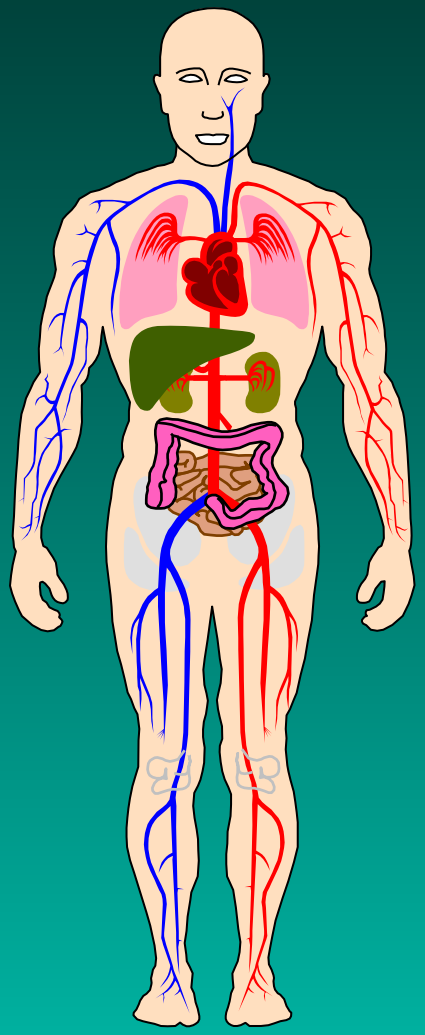
Presumptive Service Connection



Medical condition that occurred after leaving military service but could have started during military service.

Secondary Service Connection

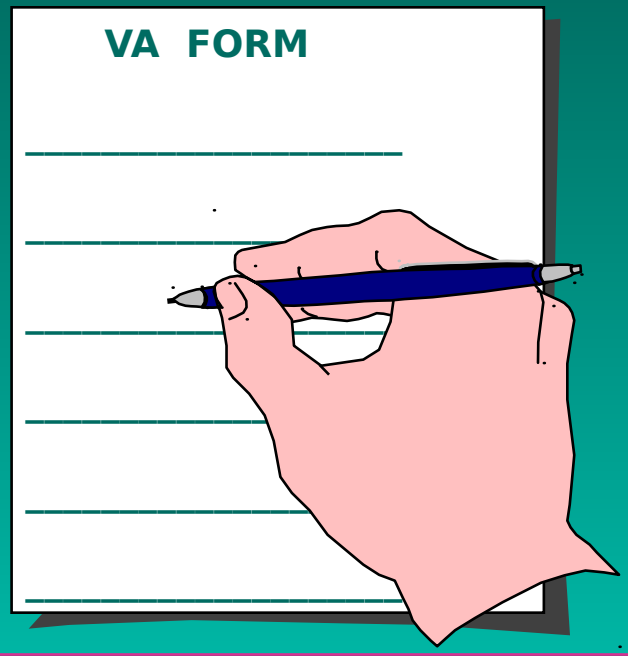
A medical condition that was caused as a result of a service connected condition



Common types of disability

- Sinus Problems
- Headaches
- Carpal Tunnel
- Hypertension
- Acid Reflux Syndrome
- Joint Problems
- Tinnitus
- Lower Back Condition
- Hearing Loss
- Arthritis
- Sleep Apnea
- Diabetes
- Broken Bones/joints
- AIDS
- Hammer Toe
- Inner Ear Problems
- Depression/PTSD
- Asthma
- Mental Conditions
- Pseudo Folliculitis

WHY FILE FOR COMPENSATION?



SERVICE DISABLED ENTITLED TO:

- VA Medical care for life for S/C condition
- Free prescriptions for SC treatment
- $10,000 Life Insurance
- Monthly Compensation 10% > (Tax Free)
- Extra Allowance for Dependents if 30% >
- VA Loan Funding Fee Waived if 10% >
- Enhanced VA Benefits

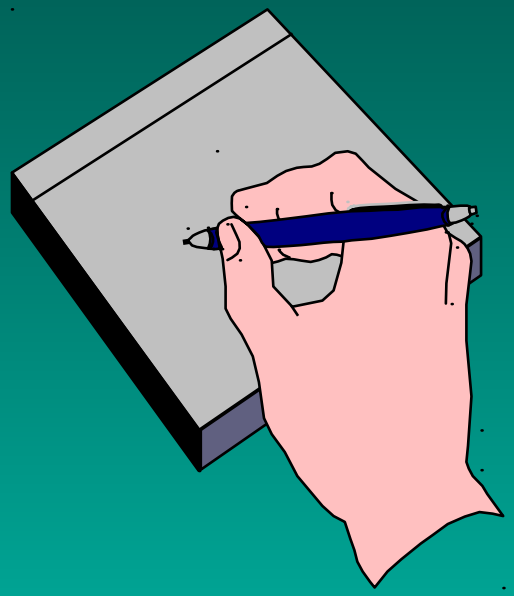
COMPENSATION

Compensation rated between 10% - > 100%

Service connection begins at 0%

HOW TO APPLY?

- Complete VA Form 21-526
- Copy of Service Medical Records
- Any other private medical records
- Submit to VA Regional Office
- Submit DD214



How Long Does A Claim Take?

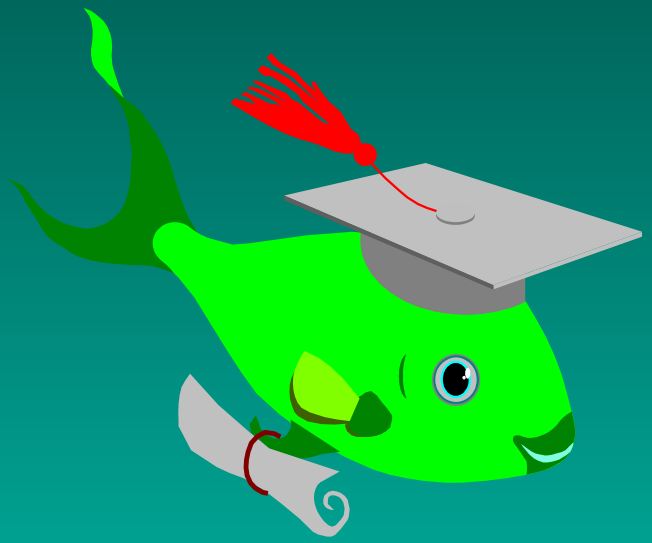
- After RAD, a claim may take between 9 and 12 months to process. Pre-sep takes 3-6 months.
- Between 1 and 4 months to get your Duty to Assist letter. Usually no letter to Pre-sep.
- Between 3 and 6 months to get your VA Examination. Pre-sep takes 3 weeks.
- Rating Decision Letter explain what VA granted or denied.

Time Limits to file a claim.

- There is no time limit to file a claim with the Department of Veterans Affairs. However, you have one year from date of separation to file a claim and be paid back pay if given compensation.

- After one year from discharge VA pays benefits from the first day of the month after the day you submit your claim to the VA.

VOCATIONAL REHABILITATION



Your Key to Success

WHO IS ELIGIBLE?

- Service-connected vets -- rated at least 10% with SERIOUS Employment Handicap (as of 10-1-93)

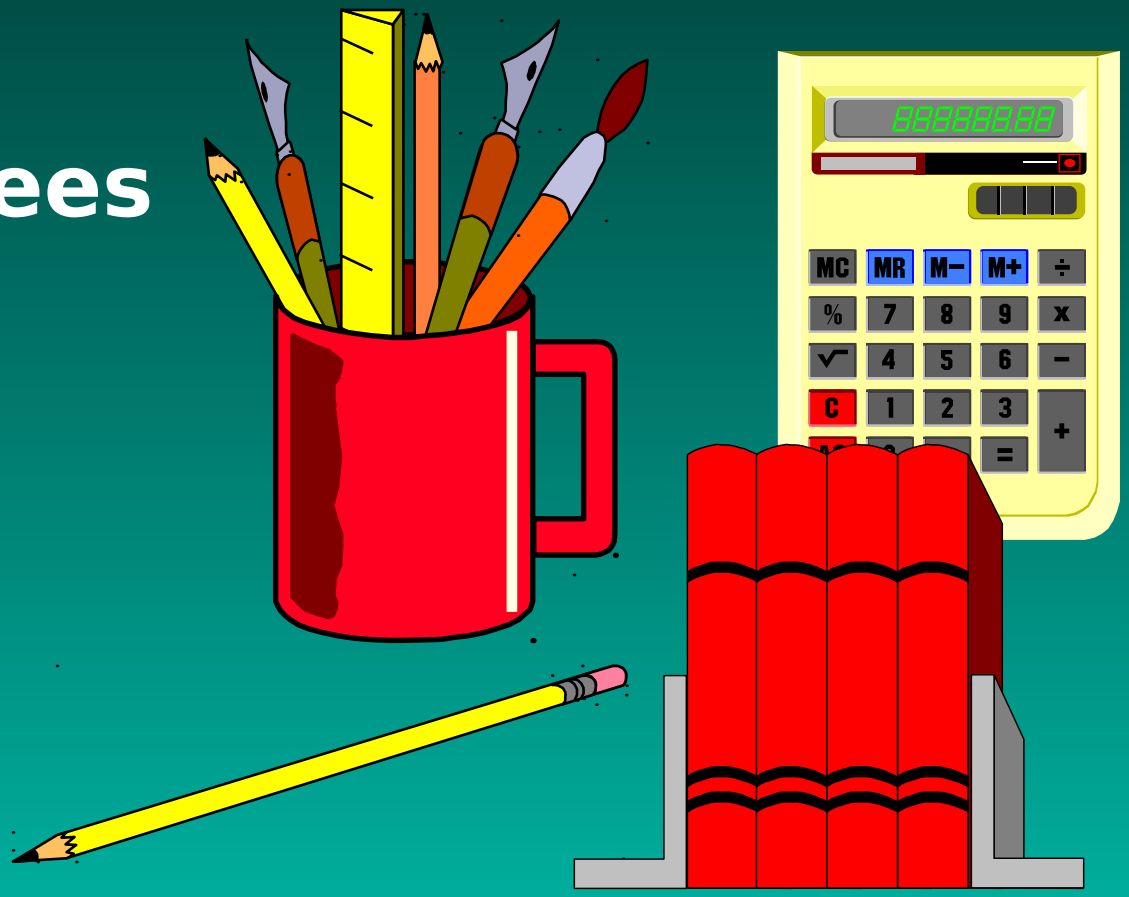
- Service-connected vets 20% or above

TRAINING SERVICES

- College
- Vocational/Technical
- Apprenticeship
- On-the-Job
- Tutorial/Remedial
- Work Study Program

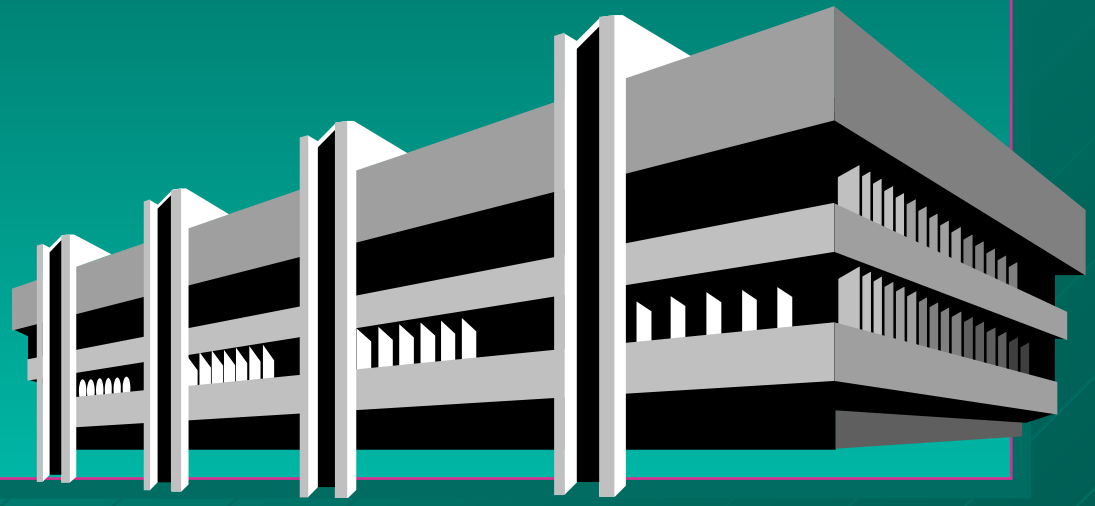
FINANCIAL SERVICES

- Tuition and Fees
- Books and Supplies
- Equipment
- Loans
- Subsistence Allowance



EMPLOYMENT SERVICES

- Job Placement
- Special Employer Incentives
- Job Readiness Skills
- Self Employment for Seriously Disabled
- Post Placement Follow-up
- Veterans Readjustment Appointment



OTHER Voc Rehab SERVICES

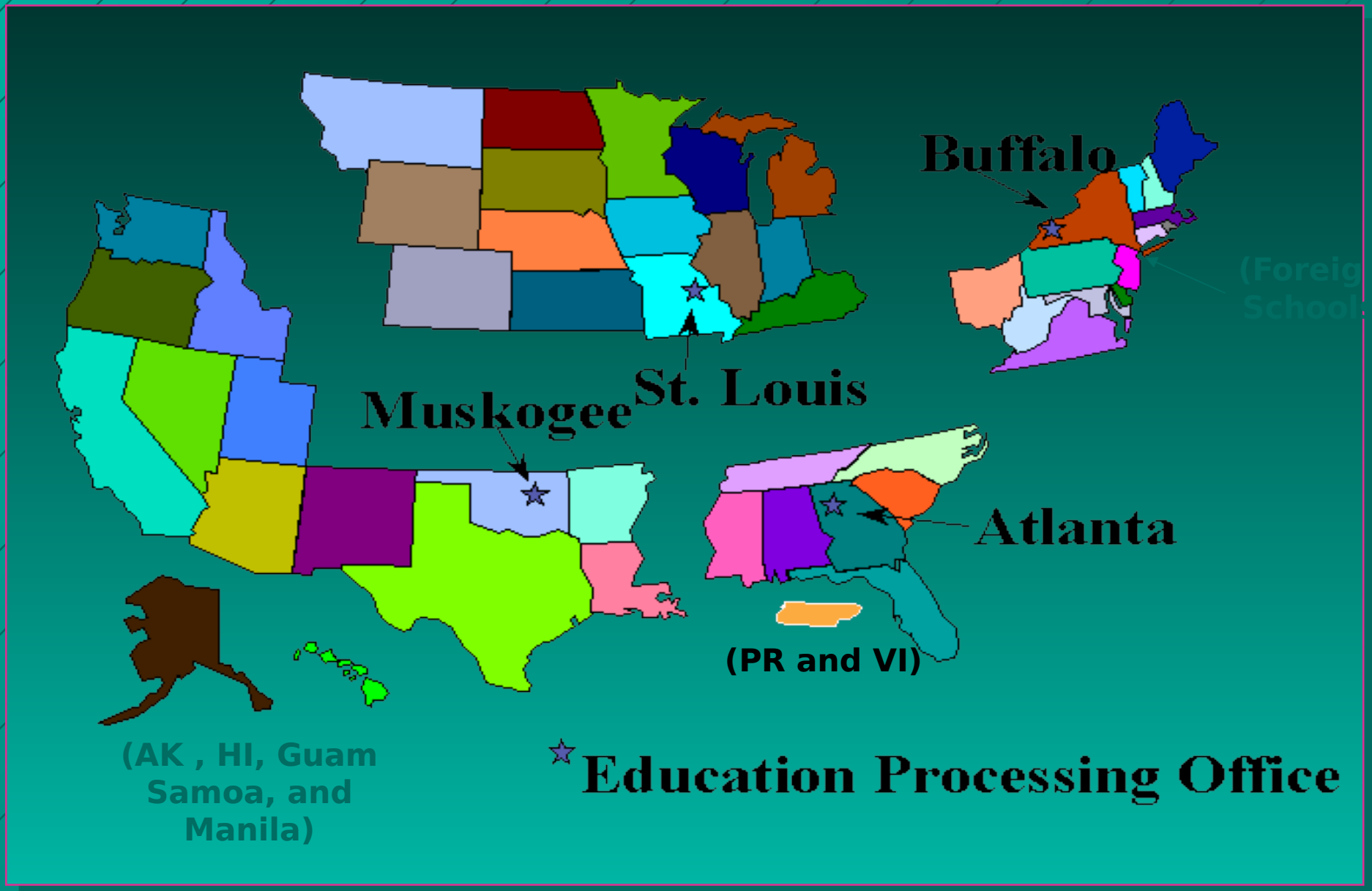
- Medical
- Dental
- Other Special Services

MILITARY EDUCATION BENEFITS

ELIGIBITY FOR EDUCATIONAL BENEFITS ARE DECIDED BY THE MILITARY.

GET ALL QUESTIONS RESOLVED BEFORE DISCHARGE!

BENEFITS ARE MONITORED AND PAID THROUGH THE VETERANS AFFAIRS.


Buffalo
(Foreign Schools)
St. Louis
Muskogee
Atlanta
(PR and VI)
(AK , HI, Guam Samoa, and Manila)
Education Processing Office

MGIB

Eligibility for veterans-

- **HONORABLE DISCHARGE!**
- **Completed 36 months active duty, UNLESS EARLY RELEASE.**
- **High school diploma or equivalent (before applying), may be obtained after release from active duty.**

Honorable Discharge Requirement

Claimants who do not receive an Honorable Discharge may still qualify for MGIB using any continuous Honorable period of service equal to the first obligated period of service.

YOU MUST APPLY TO HAVE ELIGIBILITY DETERMINED.

What Is Entitlement?

Entitlement is the amount of monthly full time benefits a claimant will receive.

- **Up to 36 months for MGIB.**
- **Up to 48 months for combined benefit types.**

CHAPTER 30 PAY RATES

	24 Month Commitment	36> Month Commitment
Full time	$873.00	$1,075
3/4 time	$654.75	$806.25
1/2 time	$436.50	$537.50

Delimiting Date

The amount of time a claimant has to use or lose his/her Education benefits.

- **Ten years from the last release from Active Duty for ch. 30**

- **Extensions are rare and are dictated by law.**

Early Release

- **Reduction in Force.**
- **Disability.**
- **Hardship.**
- **Physical condition which interfered with duty.**
- **Medical condition existing prior to service.**
- **Convenience of the Government.**
  - **Requires 20 months minimum service for 2 year enlistment and 30 months for a 3 year enlistment.**

How Are Benefits Paid?

- Benefits are paid monthly for the previous month.
- Accelerated Pay are paid in a lump sum. See VA Web-site for more information.
- Correspondence and flight are paid by lessons completed.

Education and Training Programs Paid By VA

College Degrees (all benefits):

Associates, Bachelors, Masters, Doctorate.

Vocational Programs (all benefits):

Certificates and Diplomas

Independent Study (all benefits):

Generally the same as the above. Also knows as Distance Learning.

Coop programs (all benefits):

Half time classroom and part time employment in association with a degree program.

Correspondence courses (all benefits except ch. 35 children):

Leading to a degree and taken online or by mail. Benefits are paid after lessons are completed at 55% of the cost.

Flight training (all benefits except ch. 35):

Courses such as commercial pilot license, helicopter flight training, etc.. Requires a private pilot's license and medical certification. Reimbursement of up to 60% of the cost as reported by the school and approved by SAA.

ON THE JOB TRAINING/APPRENTISHIP (all benefits):

Training leading toward employment in a given job such as prison guard, firefighter, etc..

Benefits are paid on a sliding scale of 75% for the first 6 months, 55% for the next six months, and 35 % for the remainder of the program.

Tuition Assistance Top Up (ch. 30 and 1606):

“Top up” of portion of school cost that DOD TUITION ASSISTANCE doesn’t cover. VA pays top up of any course paid by DOD.

Licensing and Certification (all benefits except ch. 1606):

Reimbursement of the cost of tests leading to licensing and certification requirements such as a real estate license, etc.. Pays up to $2000 per exam, pass or fail.

Accelerated Pay (ch. 30 only):

For high tech courses leading to a job in a high tech industry as defined by the National Science Foundation, such as Bio Med Tech, Engineering, Military Tech, etc…

Cost of the course must exceed 200% of the MGIB benefits otherwise payable. VA will reimburse 60% of the cost.

Entrepreneurship Courses (All benefits except ch 35):

Non-degree non-credit entrepreneurship courses offered by the Small Business Development Center or the National Veterans Business Development Corporation. To assist the veteran in starting or enhancing a small business.

For More Information:

http://www.gibill.va.gov/

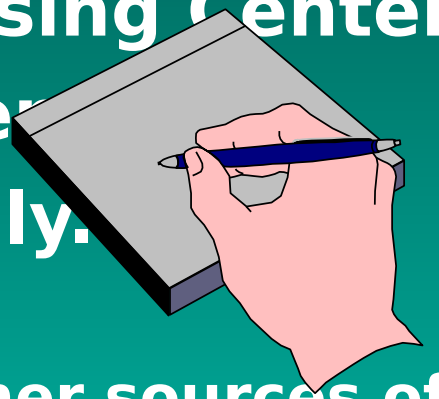
1-888-442-4551 – to speak with a Education Case Manager.

1-800-827-1000 – Other benefits.

(716) 551-4088/5286 – from overseas. (International tolls will apply.)

HOW TO APPLY?

- Apply at school (Best!). Take Discharge to VA Certifying Official at school
- Complete VAF 22-1990 & 22-1999
- They Send to Regional Processing Center
- 45/60 days to get retro payme
- Self-certify attendance monthly.

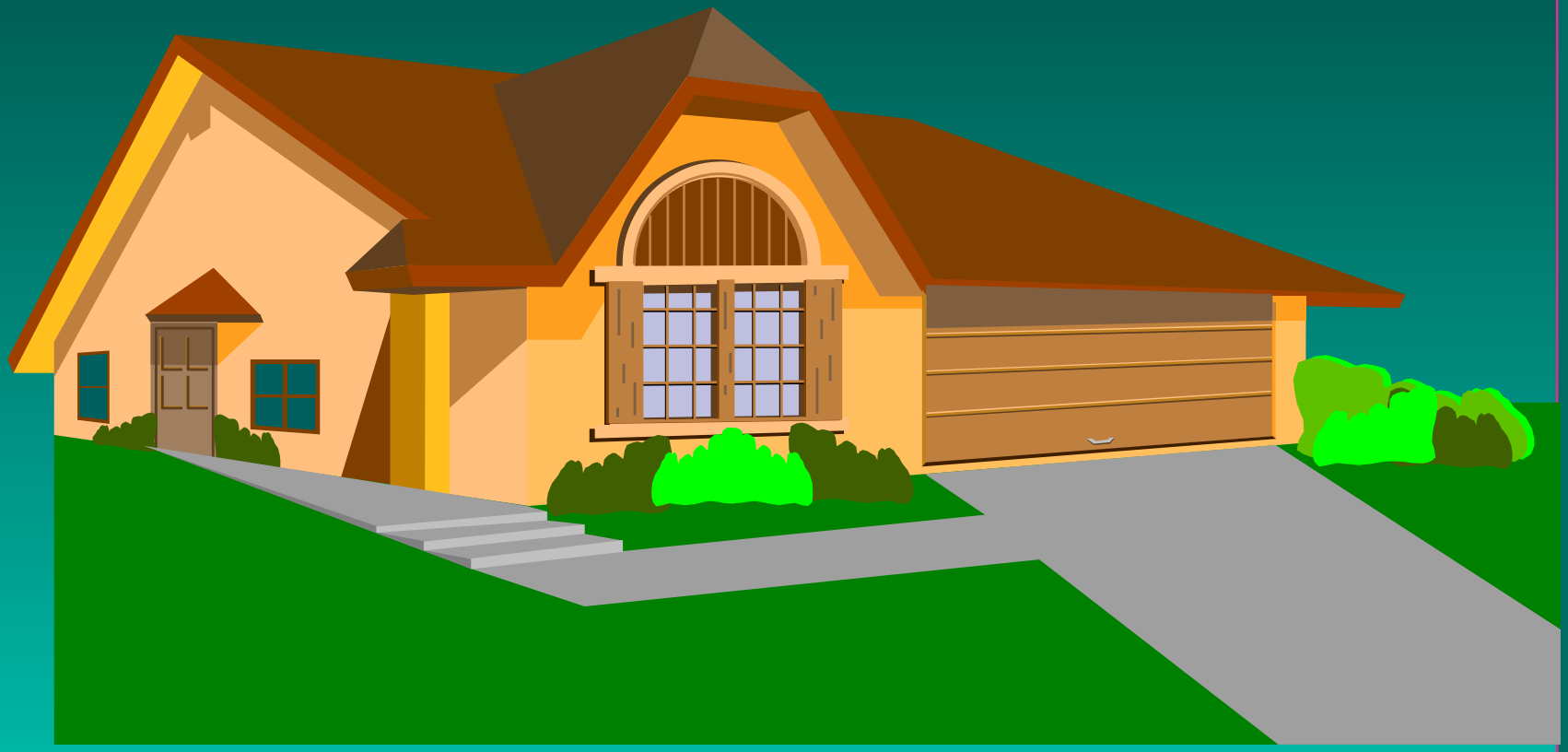


Contact Financial Aid at school for other sources of money = grants, loans, etc.

REMEMBER OUR VETERANS

FIRST RECRUIT BATTALION
SGT. L. B. MURPHY, JR.
PLATOON 192
GYSGT.H. D. DAVIS
GRADUATED 6 SEPTEMBER 1968
M. C. R. D., PARRIS ISLAND, S. C.
SSGT. F. D. JOHNSTON

VA HOME LOAN PROGRAM

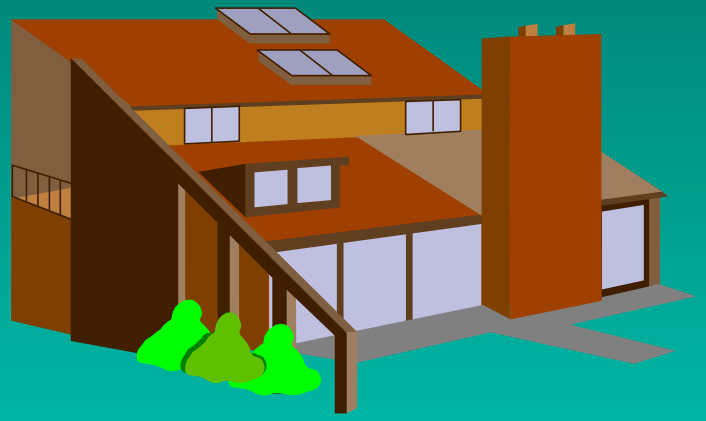


Maximum Guaranty Amount

Is 25 percent of the Freddie Mac conforming loan limit adjusted for the year involved. For 2006 this means a $417,000.00 loan limit.

GUARANTY ON LOAN FOR HOME, CONDO OR MOBILE HOME

- Can use guaranty to buy a new home, build a home, refinance your home, home improvement and improvements for energy conservation measures.



FEATURES OF VA LOAN:

- Usually no down payment required.
- Negotiated interest rates and points.
- Fixed or variable rate mortgage.
- VA appraisal of reasonable value.
- VA inspection of newly built home and one year warranty.
- NO time limit to use.

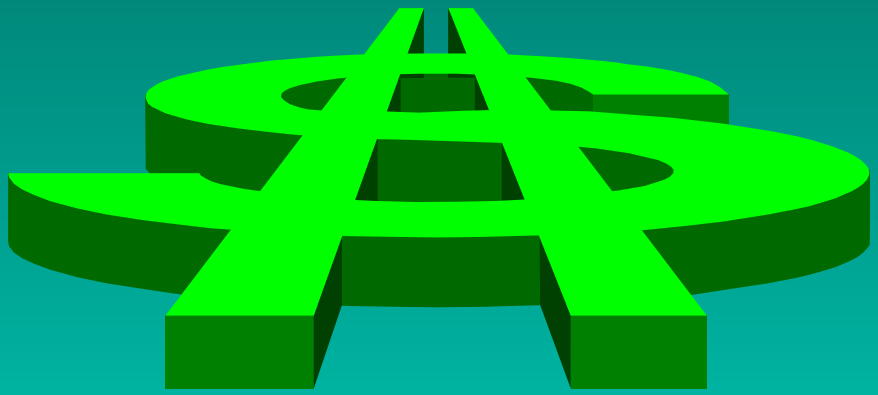
RESTORATION OF ENTITLEMENT

- Sell home = pay off loan + dispose of property (Jan. 1994 law change allowed one time exemption)
- Veteran assumes loan + substitutes his/her entitlement for yours.

WARNING: Simple assumption must get
Release of Liability.

VA MORTGAGE PAYMENT PROBLEMS

- Work with lender and call VA
- Avoid foreclosure and long-term problems



Life Insurance

- **Servicemember's Group Life Insurance (SGLI)**
  - $400,000 effective September 1, 2005
  - 120 days of coverage after discharge
  - Convert to Commercial Policy
  - Convert to Veterans Group Life Insurance
  - Family members can now have SGLI

- **Veteran's Group Life Insurance (VGLI)**
  - Coverage equal or less SGLI
  - 5 year Renewable Term
  - Convert to Commercial Policy
  - Questions - Call 1-800-419-1473
  - Family members cannot get VGLI

- **Veteran’s Group Life Insurance (VGLI @ $100,000)**

- **30 - 34 $11.00**
- **35 - 39 $14.00**
- **40 - 44 $19.00**
- **45 - 49 $25.00**
- **50 - 54 $40.00**
- **55 - 59 $70.00**

- **75 - over $$$$$**

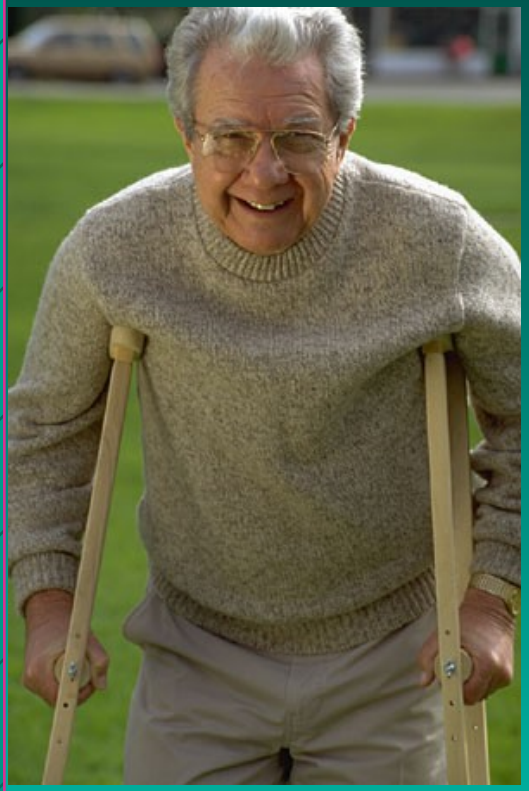
VETERANS HEALTH ADMINISTRATION

Hospitals, Clinics, and Vet Centers

OEF/OIF VETERANS

VA Medical Centers provide health care to Veterans who served in combat in a war after the Gulf War or during a period of hostility after November 11, 1998 for 2 years following discharge or release from the military.

Healthcare Enrollment System



- Veterans must apply to receive care.
- When you enroll, you are assigned to a priority group.

Priority Groups

- *Group 1*: 50% or more disabled
- *Group 2*: 30 or 40% disabled
- *Group 3*:
  - Former POWs
  - Purple heart recipients
  - 10 or 20% disabled
  - Discharged from AD for compensable condition

MEDICAL CARE

- Free treatment for all service connected conditions.
- 30% free medical treatment for all conditions with a $7 co-payment for non-service medication
- 50% free medical and free medication for all conditions

Medical Care

- Possible to get free medical care if low income
- Check within your geographical area for rates

Additional VA BENEFITS

Trauma Counseling

Veterans are eligible to receive care & counseling assistance for sexual trauma.

There is no requirement to report the trauma during military service.

Qualifying military service and a request for care is all that is needed.

Women Veterans Coordinators

Contact the WVC at any:

Are you a girl with a Star-Spangled heart?
JOIN THE WAC NOW!
Women's Army Corps
United States Army
ATTA GIRL! YOU'RE DOING A SWELL JOB!
LET'S KEEP UP OUR QUALITY PRODUCTION!
Documents from the National Archives

- VA regional office,
- Medical Center, or
- Readjustment Counseling Center

1-800-827-1000

Death Benefits

- National Cemetery
- State Cemetery
- Burial Allowance (restricted)
- Flag
- Presidential Certificate
- Headstone/Marker

SERVICE ORGANIZATIONS WORKING FOR VETERANS

The American Legion

AMVETS

Disabled American Veterans

Paralyzed Veterans of America

Veterans of Foreign Wars

Vietnam Veterans of America

and many more . . .

When in doubt...
apply!
Contact your local
Department of Veterans Affairs
Regional Office

1-800-827-1000
or WWW.VA.GOV